

Debtor 1	PETER M. KRAMACK
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Western District of Pennsylvania
Case Number:	15-23309JAD

## Form 4100N

### Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

#### Part 1: Mortgage Information

Name of creditor:	MILL CITY MORTGAGE LOAN TRUST-2019-1	Court claim no. (if known):	3-2
Last 4 digits of any number you use to identify the debtor's account	6 4 1 2		
Property Address:	117 5TH AVE WEST MIFFLIN PA 15122		

#### Part 2: Cure Amount

Total cure disbursments made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ 0.00
b. Prepetition arrearage paid by the trustee:	(b) \$ 0.00
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ 2,384.09
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ 2,384.09
e. Allowed postpetition arrearage:	(e) \$ 0.00
f. Postpetition arrearage paid by the trustee:	+ (f) \$ 0.00
g. Total. Add lines b, d, and f.	(g) \$ 2,384.09

#### Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment \$ 836.60

The next postpetition payment is due on 1 / 1 / 2021  
MM / DD / YYYY

Mortgage is paid directly by the debtor(s).

Debtor 1

**PETER M. KRANACK**

Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

**X/s/ Ronda J. Winnecour**

Signature

Date **09/30/2021**

Trustee **Ronda J. Winnecour**

Address **CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219**

Contact phone **(412) 471-5566**

Email **cmeccf@chapter13trusteewdpacom**

Debtor 1

**PETER M. KRANACK**

Name

Case number (if known) **15-23309JAD**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
04/22/2016	0987953	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	358.58
06/27/2016	1000617	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	578.74
07/26/2016	1004614	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	161.89
08/26/2016	1008591	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	421.27
10/26/2016	1016531	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	30.99
12/21/2016	1023205	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	296.07
01/27/2017	1026609	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	698.13
03/28/2017	1033464	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	302.95
05/25/2017	1040110	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	576.85
06/27/2017	1043469	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	982.40
07/25/2017	1046798	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	212.32
08/25/2017	1050128	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,021.62
01/25/2018	1066815	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	201.73
10/12/2020		US BANK TRUST NA - TRUSTEE CVF III M'	REALLOCATION OF PRINCIPAL	-5,843.54
				0.00
<b><u>Post Petition Claim (1305) (Part 2 (d))</u></b>				
10/26/2020	1177103	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	1,774.09
10/26/2020	1177103	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	610.00
				2,384.09
<b><u>MORTGAGE REGULAR PAYMENT (Part 3)</u></b>				
11/24/2015	0967601	CARRINGTON MORTGAGE SERVICES	AMOUNTS DISBURSED TO CREDITOR	1,328.40
12/22/2015	0971705	CARRINGTON MORTGAGE SERVICES	AMOUNTS DISBURSED TO CREDITOR	760.77
01/26/2016	0975698	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	852.82
02/24/2016	0979696	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	736.21
03/28/2016	0983657	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	950.58
04/22/2016	0987953	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	714.02
05/24/2016	0991902	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	582.80
06/27/2016	1000617	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	752.90
07/26/2016	1004614	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	667.85
08/26/2016	1008591	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	686.78
09/27/2016	1012627	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	590.57
10/26/2016	1016531	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	757.75
11/21/2016	1019954	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	585.04
12/21/2016	1023205	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	763.28
01/27/2017	1026609	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	674.16
02/24/2017	1030095	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	586.88
03/28/2017	1033464	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	761.44
04/21/2017	1036858	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	615.61
05/25/2017	1040110	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	732.71
06/27/2017	1043469	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	674.16
07/25/2017	1046798	CARRINGTON MORTGAGE SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	674.16
09/26/2017	1053478	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	835.97
10/25/2017	1056854	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	802.38
11/21/2017	1060186	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	792.39
12/21/2017	1063402	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	786.93
01/25/2018	1066815	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	805.31
02/09/2018	1056854	CERASTES LLC	CANCELLED CHECK TO CREDITOR/CONT	-802.38
02/23/2018	1070034	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	1,474.97
03/28/2018	1073201	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	672.59
04/24/2018	1076435	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	672.59
05/25/2018	1079671	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	672.59
06/22/2018	1082906	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	672.59
07/26/2018	1086020	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	672.59
08/28/2018	1089285	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	672.59
09/25/2018	1092490	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	672.59
10/29/2018	1095656	CERASTES LLC	AMOUNTS DISBURSED TO CREDITOR	672.59
11/27/2018	1100889	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
12/21/2018	1103987	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
01/25/2019	1107266	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
02/25/2019	1110482	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
03/25/2019	1113775	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59

Debtor 1 PETER M. KRANACK  
Name

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
04/26/2019	1117105	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
05/24/2019	1120497	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
06/25/2019	1123903	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
07/29/2019	1127369	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
08/27/2019	1130848	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
09/24/2019	1134091	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
10/24/2019	1137491	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
11/25/2019	1140946	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
12/23/2019	1144324	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
01/28/2020	1147797	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
02/25/2020	1151335	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
03/23/2020	1154812	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
04/27/2020	1158274	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
05/26/2020	1161603	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
06/26/2020	1164763	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
07/29/2020	1167847	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
08/25/2020	1170920	US BANK TRUST NA - TRUSTEE CVF III M'	AMOUNTS DISBURSED TO CREDITOR	672.59
10/12/2020		US BANK TRUST NA - TRUSTEE CVF III M'	REALLOCATION OF CONTINUING DEBT	5,843.54
				46,165.70

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

PETER M. KRANACK  
117 5TH AVENUE  
WEST MIFFLIN, PA 15122

ROBERT S SHREVE ESQ  
AKMAN & ASSOC PC  
345 SOUTHPOINTE BLVD STE 100  
CANONSBURG, PA 15317

MILL CITY MORTGAGE LOAN TRUST-2019-1 WILMINGTON SAV FUND SOC FSB TRUSTEE  
C/O FAY SERVICING LLC  
PO BOX 814609  
DALLAS, TX 75381-4609

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

9/30/21

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee